## DECLARATION, POWER OF ATTORNEY, AND PETITION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

CENTRALIZED CONSUMER CASH VALUE ACCUMULATION SYSTEM FOR

## the specification of which (check one) \_\_xx \_\_ is attached hereto. \_\_\_\_\_ was filed on \_\_\_\_\_ as Application Serial No. \_\_\_\_\_ , as Serial No. not yet known, and was amended on \_\_\_\_\_ (if applicable). \_\_\_\_\_ was described and claimed in PCT International Application No. \_\_\_\_\_ , and as amended under PCT Article 19 on \_\_\_\_ (if any).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I hereby acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations §1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s)

(Country)

(Number)

~\* : 5° :

Priority
Claimed

(Day/Month/Year Filed)

(Day/Month/Year Filed)

Yes No

(Number) (Country) (Day/Month/Year Filed) Yes No

(Number) (Country) (Day/Month/Year Filed) Yes No

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) and/or PCT international application(s) designating the United States that is/are listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in that/those prior application(s) in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations §1.56, which became available between the filing date of the prior application)s) and the national or PCT International filing date of this application.

07/797,401 November 26, 1991 Pending (Application (Filing Date) (Status) (patented, Serial No.) pending, abandoned) 07/510,446 April 18, 1990 Patented (Application (Filing Date) (Status) (patented, Serial No.) pending, abandoned) <u>Patented</u> 07/303,319 January 27, 1989 (Application (Filing Date) (Status) (patented, pending, abandoned) Serial No.)

And, I hereby appoint Herbert C. Brinkman (R. No. 16,955), William G. Konold (R. No. 17,070), Richard H. Evans (R. No. 19,755), John D. Poffenberger (R. No. 20,245), Bruce Tittel (R. No. 22,324), Donald F. Frei (R. No. 21,190), David J. Josephic (R. No. 22,849), A. Ralph Navaro, Jr. (R. No. 23,050), David S. Stallard (R. No. 25,930), J. Robert Chambers (R. No. 25,448), Gregory J. Lunn (R. No. 29,945), Kurt L. Grossman (R. No. 29,799), Clement H. Luken, Jr. (R. No. 32,742), Thomas J. Burger (R. No. 32,662), Gregory F. Ahrens (R. No. 32,957), Joseph R. Jordan (R. No. 25,686), David M. Lockman (R. No. 34,214), Wayne L. Jacobs (R. No. 35,553), Harold C. Knecht III (R. No. 35,576), Kurt A. Summe (R. No. 35,023), and Kevin R. Rooney (R. No. P36,023) in care of Kurt L. Grossman, Wood, Herron & Evans, 2700 Carew Tower, Cincinnati, Ohio 45202, and telephone No. 513-241-2324, my attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith. All correspondence should be sent to Kurt L. Grossman, Wood, Herron & Evans, 2700 Carew Tower, Cincinnati, Ohio 45202.

-, , ;\*,,

Wherefore I pray that Letters Patent be granted to me for the invention or discovery described and claimed in the foregoing specification and claims, and I hereby subscribe my name to the foregoing specification and claims, declaration, power of attorney, and this petition.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

1-5	D .	
/	Patrick D. McCarthy	
	Full name of sole or first inventor	
	X Paruh D. M'Cuthy	X 10/1/92
	Inventor's Signature	Daté /
	4384 Bowling Boulevard, Louisville,	Kentucky 40207
	Residence	
	USA	
	Citizenship	
	Same as above	
	Post Office Address	mcy07.dec

Ap icant or Patence: Patrick D. McCarthy Serial or Patent No.:	Attorney's Docket No.:
For: CENTRALIZED CONSUMER CASH VALUE ACCUMULA	TION SYSTEM FOR
MULTIPLE MERCHANTS  VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY	•
(37 CFR 1.9(f) and 1.27(c)) - SMALL BUSINESS CONCER I hereby declare that I am	N STATUS
<ul> <li>the owner of the small business concern identified below:</li> <li>an official of the small business concern empowered to act on identified below:</li> </ul>	behalf of the concern
NAME OF CONCERN Health Education Refirement Organization ADDRESS OF CONCERN 2395 Sumter Lake Drive, Marietta, Concern 2395 Sumter Drive, Concern 2395 S	on, Inc. Georgia 30062
I hereby declare that the above identified small business concern qualibusiness concern as defined in 13 CFR 121.3-18, and reproduced in 37 CF of paying reduced fees under section 41(a) and (b) of Title 35, United the number of employees of the concern, including those of its affiliat 500 persons. For purposes of this statement, (1) the number of employe concern is the average over the previous fiscal year of the concern of on a full-time, part-time or temporary basis during each of the pay per year, and (2) concerns are affiliates of each other when either, direct concern controls or has the power to control the other, or a third part or has the power to control both.	R 1.9(d), for purposes States Code, in that es, does not exceed es of the business the persons employed iods of the fiscal ly or indirectly, one
I hereby declare that rights under contract or law have been conveyed to small business concern identified above with regard to the invention, en	ntitled <u>'CENTRALIZE</u> D
CONCUMER CASH VALUE ACCUMULATION SYSTEM FOR MILTIPLE No described in	MERCHANNS Inventor (s)
[X] the specification filed herewith [] application serial no, filed [] patent no, issued	·
If the rights held by the above identified small business concern are not individual, concern or organization having rights to the invention is lights to the invention are held by any person, other than the inventor, qualify as a small business concern under 37 CFR 1.9(c) or by any concern qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit of CFR 1.9(e). *NOTE: Separate verified statements are required from each concern or organization having rights to the invention averring to their entities. (37 CFR 1.27)	sted below* and no who could not n which would not organization under 37
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I acknowledge the duty to file, in this application or patent, notificat status resulting in loss of entitlement to small entity status prior to time of paying, the earliest of the issue fee or any maintenance fee due which status as a small entity is no longer appropriate. (37 CFR 1.28(b)	paying, or at the
I hereby declare that all statements made herein of my own knowledge are statements made on information and belief are believed to be true; and f statements were made with the knowledge that willful false statements and are punishable by fine or imprisonment, or both, under section 1001 of T States Code, and that such willful false statements may jeopardize the vapplication, any patent issuing thereon, or any patent to which this veri directed.	urther that these d the like so made itle 18 of the United
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